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2. **FLY WITH A FRIEND TO 21 DIFFERENT DESTINATIONS FROM AS LITTLE AS 24 EACH; [1ST Edition]**

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3. **Credit-card debt: Mayhem for the holidays If you buy into a credit-card deal, you may pay the real price later; [Fourth Edition]**

*Diana McCabe. Seattle Times.* Seattle, Wash.: Dec 25, 2000. p. E.1

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4. **HOW TO GET RID OF THAT UNWANTED GIFT; [SUNRISE Edition]**

*THE OREGONIAN STAFF Oregonian wire services contributed to this report.. The Oregonian.* Portland, Or.: Dec 25, 2000. p. C.01

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*W.A. LEE. American Banker.* New York, N.Y.: Nov 9, 2000. Vol. 165, Iss. 216; p. 11

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8. **Get it done now!: Our holiday shopping guide to websites that really deliver**

*Stephanie Gallagher. Redbook.* New York: Nov 2000. Vol. 195, Iss. 5; p. 100 (4 pages)

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- 9. **A quarter century of estate tax reforms**  
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- 13. **Online sellers work to cope with returns; [LATE SPORTS FINAL Edition]**  
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- 14. **Online sellers work to cope with returns; [5XS Edition]**  
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- 18. **WOES OF A WEB CHRISTMAS JUST BECAUSE YOU'RE NOT AT THE MALL DOESN'T MEAN IT'S EASY; [TWO STAR Edition]**  
*MICHAEL NEWMAN AND TERESA F. LINDEMAN, POST-GAZETTE STAFF WRITERS.* Pittsburgh Post - Gazette. Pittsburgh, Pa.: Nov 29, 1998. p. C.1  
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- 19. **GATHERING GIFTS; [Final Edition]**  
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- 21. **COLUMN ONE; Ad Plan: Your Tax Dollars on Drugs; Some have high hopes for the new \$1-billion federal push to persuade America's youth to stay sober. But the decision to pay for an approach that was once free has drawn critics--and extended palms.; [Home Edition]**

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- 22. **READERS HAVE THEIR SAY SHARED SAVINGS IDEAS INCLUDE GIFTS OF STOCK, CREDIT-CARD REBATES AND A WAY TO TRACK EXPENSES; [NORTH SPORTS FINAL, C Edition]**

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- 25. **LET'S TALK SHOP: SOME GOOD REASONS TO THINK AHEAD; [FINAL Edition]**

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2. **Debt counseling shows you how to get out**

*Lawrence Messina. Sunday Gazette - Mail.* Charleston, W.V.: Feb 18, 2001. p. 4.K

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- 27. **Housing Expo offers 'path to home ownership'; [CITY Edition]**  
*Simon Barker-Benfield, Times-Union business writer. Florida Times Union. Jacksonville, Fla.: Jun 8, 1998. p. 11*

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- 28. **The individual award**  
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*Jane Greig.* Austin American Statesman. Austin, Tex.: Nov 21, 1998. p. D.1

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■ 42. **THE GREAT HOLIDAY HUNT: [FIVE STAR LIFT Edition]**

*Jeff Daniel, Visual Art Critic Gail Pennington, Television Critic Becky Homan, Fashion Writer Patricia Corrigan, Restaurant Critic Lisa Jones Townsel, Lifestyle Health & Beauty Writer Judith Newmark, Theater Critic Barbara Hertenstein, Home Editor.* **St. Louis Post - Dispatch.** St. Louis, Mo.: Dec 12, 1997. p. E.1

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Andrea Adelson. **New York Times (Late Edition (East Coast))**. New York, N.Y.: Oct 25, 2000. p. H.34

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Bob Lilienfeld. **San Francisco Chronicle**. San Francisco, Calif.: Jul 9, 2000. p. 1.Z.1

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By Lauren Lipton. **Wall Street Journal (Eastern edition)**. New York, N.Y.: Jun 30, 2000. p. W.10

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- 29. **Proposals and advice**  
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